



Navigating the Florida Dream

Your complete legal guide to buying a home in Florida — written by a licensed real estate broker *and* attorney at law serving the Orlando area.

FREE HOMEBUYER'S GUIDE



The Power of Preparation

Before you tour a single home, laying a strong foundation separates serious buyers from hopeful browsers.

Define Your Why

Stability, more space, building equity — clarity on your goals shapes every decision ahead.

Financial Readiness

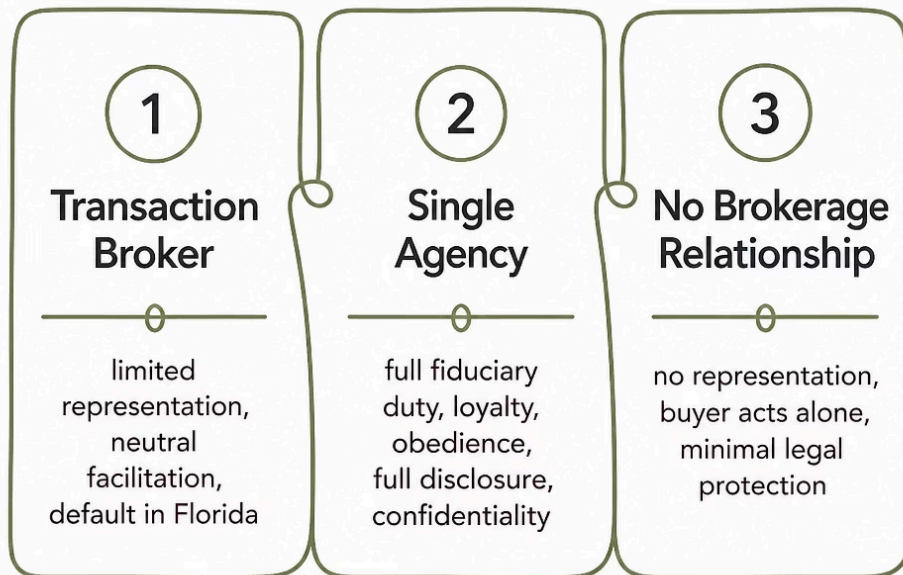
Review your credit score (aim for 620+) and keep your debt-to-income ratio below 43%.

Get Pre-Approved

A pre-approval letter signals credibility to sellers and locks in your purchasing power.

Understanding Florida Brokerage Relationships

Florida law recognizes three distinct types of agent relationships — and knowing the difference protects your interests from day one.



Transaction Broker

The legal default in Florida. The agent assists both parties without full fiduciary loyalty to either.

Single Agency

Full loyalty to you. Includes obedience, confidentiality, and complete disclosure — the gold standard of representation.

No Brokerage

You represent yourself. Least protection — not recommended for first-time buyers navigating complex contracts.

The Anatomy of a Florida Real Estate Contract

Florida law requires all real estate agreements to be **in writing** to be legally enforceable. Understanding the five pillars of a valid contract is essential before signing anything.

1

Offer

A clear, specific proposal to purchase at defined terms.

2

Acceptance

The seller agrees to all terms without modification.

3

Consideration

Something of value exchanged — typically the earnest money deposit.

4

Capacity

All parties must be legally competent to enter a contract.

5

Lawful Purpose

The transaction must comply with all applicable laws.

📄 **Contingencies matter:** Financing, title, inspection, and survey contingencies are your legal escape hatches — never waive them without expert counsel.

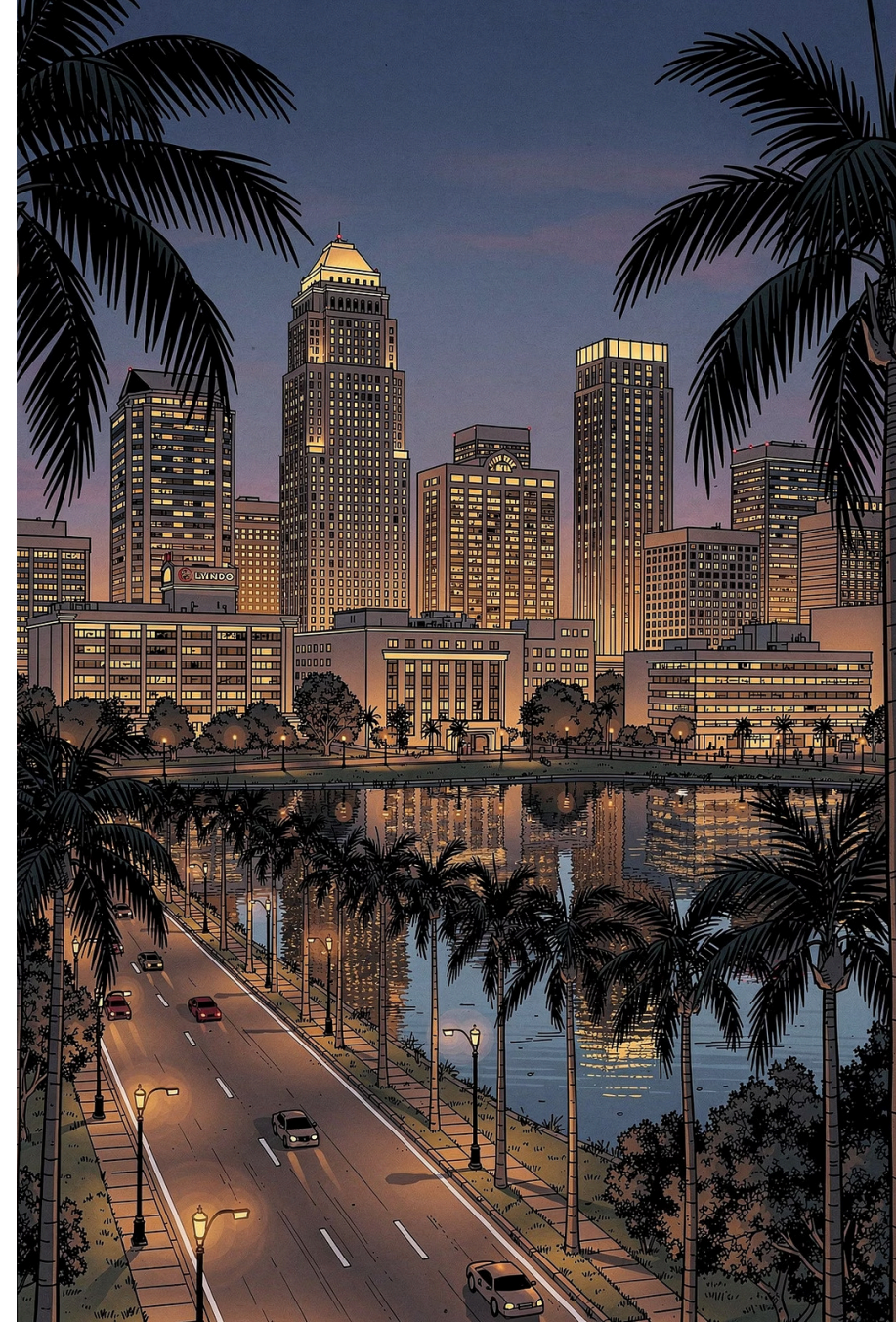
Navigating the Market & Crafting a Winning Offer

Central Florida Trends

Markets like **Poinciana**, **Kissimmee**, and the greater **Orlando metro** remain highly competitive. Inventory shifts seasonally, and well-priced homes often receive multiple offers within days of listing.

Offer Strategy

- Price competitively based on current comps
- Flexible closing dates can win over a higher price
- Escalation clauses give you an edge without overpaying
- Limit unnecessary contingency waivers



Due Diligence: Inspection & Title Phase

This phase is your legal safety net. Skipping or rushing it is one of the costliest mistakes a buyer can make.



Home Inspection

A licensed inspector examines structure, roof, electrical, plumbing, and HVAC. Issues found here are negotiating leverage — or a reason to walk away.

Title Search

A thorough title search uncovers hidden liens, unpaid taxes, easements, or prior ownership disputes that could cloud your ownership.

Title Insurance

A clean title backed by title insurance is your most important long-term legal asset as a homeowner.

The Hidden Costs of Florida Homeownership

Your mortgage is just the beginning. Florida has unique cost considerations that catch many buyers off guard.



Homeowners Insurance

Florida's #1 surprise expense. Hurricane and flood coverage can significantly increase premiums — shop early and budget accordingly.



HOA Fees

Many Central Florida communities carry monthly HOA dues ranging from \$100 to \$600+. Review the HOA documents — they're legally binding.



Property Taxes

Rates vary by county. Orange, Osceola, and Polk counties each have different millage rates. Florida's Homestead Exemption can reduce your assessed value by up to \$50,000.

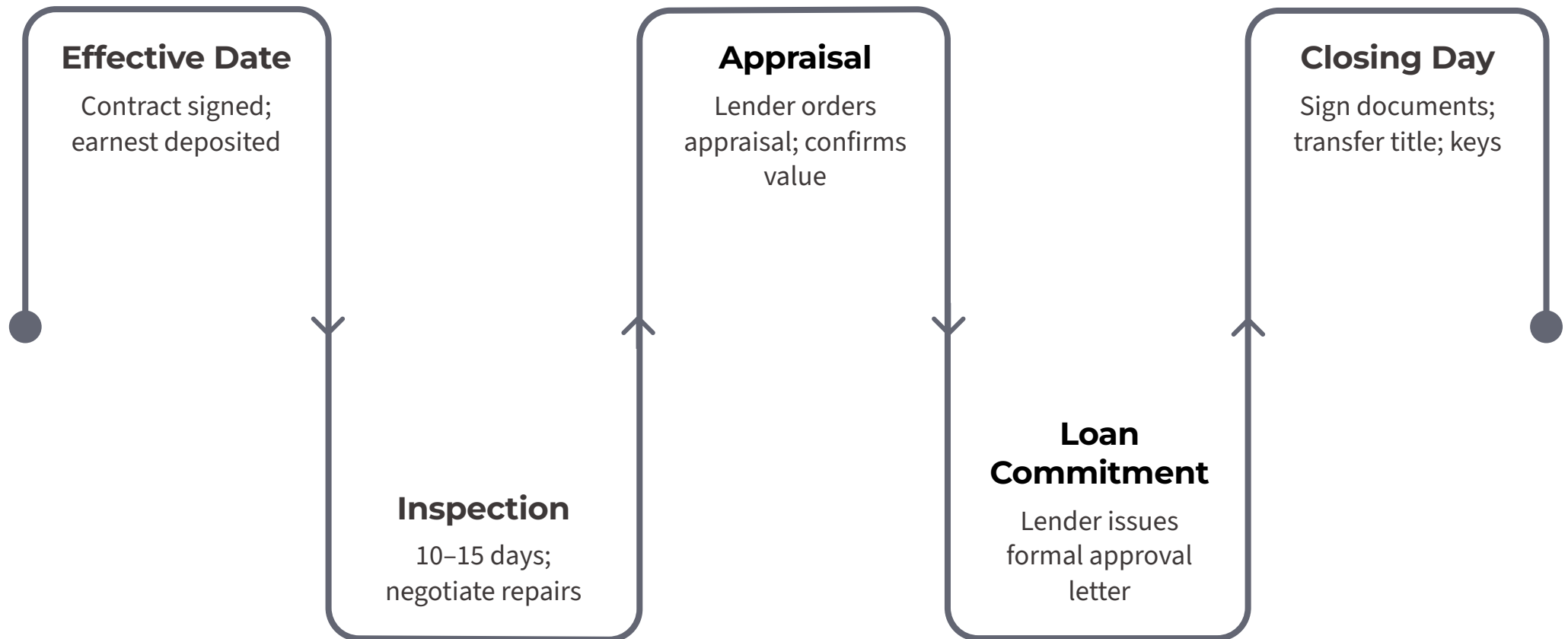


Maintenance Reserves

Budget 1–2% of your home's value annually for maintenance. Florida's climate accelerates wear on roofing, HVAC, and exterior finishes.

The Critical Timeline: Contract to Closing

A typical Florida home purchase closes in **30 to 45 days**. Every milestone on this timeline has legal and financial consequences if missed.



Missing deadlines — especially the inspection or loan commitment period — can result in **forfeiture of your earnest money deposit**. Having an attorney in your corner ensures every date is tracked and protected.



Closing Day: The Final Step

What to Bring

- Government-issued photo ID
- Cashier's check or confirmed wire transfer for closing costs
- Proof of homeowners insurance binder

What to Expect

- **Closing Disclosure:** Review all fees 3 days before closing — by law
- **Final Walkthrough:** Confirm the property's condition matches your contract
- **Title Transfer:** The deed is recorded and you officially own your home



Your Unfair Advantage: Attorney + Broker in One

Most buyers use a realtor *or* an attorney. You get both — under one roof, at no added cost.

Market Expertise

Deep knowledge of Central Florida neighborhoods, pricing trends, and negotiation strategy to get you the best deal.

Legal Protection

Every contract, contingency, and clause reviewed with a licensed attorney's eye — protecting you from costly mistakes.

One Point of Contact

No miscommunication between your realtor and your lawyer. Seamless guidance from search to closing table.



Ready to take the next step? Schedule a free consultation today and let's map out your path to homeownership in Florida — with the legal confidence you deserve.

Meet David Dowell: Your Trusted Advisor

As both a licensed attorney and an experienced real estate broker, David Dowell offers unparalleled expertise, guiding you through the intricate legal and market aspects of Florida property transactions. He ensures every detail is handled with precision, protecting your interests from start to finish.

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